

Kentucky Flood Fact Sheet



Summer Storms & Hurricane Season

Kentucky's moderate climate produces abundant rainfall, especially in the summer months, making the state prone to flooding. Heavy rains, tropical storms, and hurricanes can and have affected Kentucky in its recent history—since 2000, there have been 13 federally declared disasters due to flooding in Kentucky. Although inland, the state has also suffered flood damage from hurricanes and tropical storms. Hurricane Ike (2008) brought heavy rains that caused millions of dollars in flood damage to Kentucky. Now is the time to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance—before a storm hits and it's too late.

KENTUCKY FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 23,000 flood insurance policies in force in Kentucky. **However, many of the state's households remain at risk** – only about two percent of households are protected by flood insurance.

KENTUCKY FLOOD RISKS

Heavy Rains. Hurricanes, tropical storms, and summer thunderstorms have the potential to unload heavy and sustained rainfall, which overwhelms drainage systems and causes flooding. Tropical Storm Grace (2003) produced heavy rains—up to five inches in Northern Kentucky—which caused severe flooding, costly damage, and emergency rescues.

Inland Flooding. Coastal communities are not the only ones who should prepare for hurricane season. Hurricanes and tropical storms are powerful systems that have the ability to travel far from the initial strike zone. Once inland, they continue to bring powerful and heavy rains—Hurricane Katrina (2005) brought heavy rains as far inland as central Kentucky, which resulted in three county disaster areas and a declared state of emergency.

Flash Flooding. Flash floods—caused by sudden, heavy rainfall—can occur in just a few hours or less; moving

water from flash floods can lift rocks and debris, and damage homes and buildings. In August 2001, Kentucky was declared a federal disaster area due to flash flooding, resulting in more than \$1.2 million in insured losses.

BE FLOODSMART—REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at **FloodSmart.gov** “Assess Your Risk.” Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact's address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they cannot get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and to find an agent in your area. **Most standard homeowners policies do not cover flood damage**, but flood insurance may be more affordable than you think. The average flood insurance policy costs about \$600 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.

